

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VALERIE J BROWN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-24250

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/31/2018 and confirmed on 1/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		91,731.75
Less Refunds to Debtor	1,508.01	
TOTAL AMOUNT OF PLAN FUND		90,223.74

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,000.00			
Trustee Fee	4,358.92			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES				7,358.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 3079	0.00	35,746.29	0.00	35,746.29
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 3079	856.53	856.53	0.00	856.53
	CAPITAL ONE AUTO FINANCE - DIV CAPIT Acct: 4564	0.00	37,933.46	0.00	37,933.46
					74,536.28

Priority				
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00
	VALERIE J BROWN Acct:	0.00	0.00	0.00
	VALERIE J BROWN Acct:	856.50	856.50	0.00
	VALERIE J BROWN Acct:	651.51	651.51	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,000.00	3,000.00	0.00

*** N O N E ***

Unsecured				
	AMERICAN EXPRESS NATIONAL BANK Acct: 1008	2,211.98	227.83	0.00
	BANK OF AMERICA NA** (LMP) Acct: 1458	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 8545	4,068.20	419.02	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 1243	4,717.71	485.92	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 5271	581.16	59.86	0.00
	CHASE BANK USA NA(*) Acct: 8316	6,118.41	630.20	0.00
	LVNV FUNDING LLC	7,364.04	758.50	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1646				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: 5308				
	CITIZENS BANK NA	2,553.32	262.99	0.00	262.99
	Acct: 8305				
	CITIZENS BANK NA	547.40	56.38	0.00	56.38
	Acct: 1296				
	DISCOVER BANK(*)	3,331.36	343.13	0.00	343.13
	Acct: 2305				
	DISCOVER PERSONAL LOANS**	6,952.95	716.15	0.00	716.15
	Acct: 5582				
	FIRST NATIONAL BANK OF OMAHA(*)	2,383.85	245.54	0.00	245.54
	Acct: 5708				
	CITIBANK NA**	6,461.37	665.52	0.00	665.52
	Acct: 7242				
	CITIBANK NA**	4,849.74	499.52	0.00	499.52
	Acct: 5220				
	HSBC CARD SERVICES++	0.00	0.00	0.00	0.00
	Acct: 6405				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,137.74	117.19	0.00	117.19
	Acct: 6616				
	MARCUS BY GOLDMAN SACHS	0.00	0.00	0.00	0.00
	Acct: 7241				
	NELNET O/B/O COLLEGE ASSIST	4,346.28	447.67	0.00	447.67
	Acct: 2072				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 4783				
	CITIBANK NA**	6,963.74	717.27	0.00	717.27
	Acct: 4079				
	FIRST NATIONAL BANK OF OMAHA(*)	4,547.09	468.35	0.00	468.35
	Acct: 1017				
	PORTFOLIO RECOVERY ASSOCIATES, LL	510.25	52.56	0.00	52.56
	Acct: 0561				
	TD BANK USA NA**	2,653.98	273.36	0.00	273.36
	Acct: 0948				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,141.66	220.59	0.00	220.59
	Acct: 5365				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,417.36	660.99	0.00	660.99
	Acct: 1083				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5365				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT BROWN	0.00	0.00	0.00	0.00
	Acct:				
					8,328.54
<hr/>					
TOTAL PAID TO CREDITORS					
					82,864.82

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	856.53
UNSECURED	80,859.59

Date: 12/21/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmeccf@chapter13trusteewdpa.com

IN RE:
VALERIE J BROWN

Debtor(s)
Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-24250

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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Valerie J Brown
Debtor

Case No. 18-24250-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 21, 2023

Form ID: pdf900

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db	+ Valerie J Brown, 342 Desko Road, Mc Clellandtown, PA 15458-1208
sp	+ Nicholas Katko, Edgar Snyder & Associates, LLC, US Steel Tower, 10th Floor, 600 Grant Street, Pittsburgh, PA 15219-2702
14940970	+ Discover Personal Loans, P.O. Box 30396, Salt Lake City, UT 84130-0396
14940981	+ Synchrony Bank, 25 SE 2nd Avenue--Suite 1120, Miami, FL 33131-1506

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:24:39	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14940960	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:03	American Express, P.O. Box 981535, El Paso, TX 79998-1535
14966093	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:13:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14940961	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2023 00:09:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
14968337	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 22 2023 00:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14940967	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886
14944260	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14940962	+ Email/Text: cms-bk@cms-collect.com	Dec 22 2023 00:10:00	Capital Management Services, 726 Exchange Street--Suite 700, Buffalo, NY 14210-1484
14940963	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:25	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14940964	Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 22 2023 00:12:39	Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14944495	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:13:06	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14970350	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:13:46	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14975735	+ Email/Text: RASEBN@raslg.com	Dec 22 2023 00:10:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14940966	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:03	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500

District/off: 0315-2

User: auto

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Date Rcvd: Dec 21, 2023

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14976322	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:42	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14940968	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092
14940969	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14945249	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14953484	+ Email/Text: dplbk@discover.com	Dec 22 2023 00:11:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14940971	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14945622	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14940980	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14940973	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 22 2023 00:09:00	HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
14940972	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:21	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14940974	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:32	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14940965	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:13:40	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14972674	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:12:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14940975	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Dec 22 2023 00:10:00	Marcus by Goldman Sachs, Goldman Sachs Bank, P.O. Box 45400, Salt Lake City, UT 84145-0400
14940976	Email/Text: electronicbkydocs@nelnet.net	Dec 22 2023 00:11:00	Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
14954703	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2023 00:11:00	Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
14975640	Email/PDF: PRA_BK2_CASE_UPDATE@portfolio.recovery.com	Dec 22 2023 00:24:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14942602	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:13:10	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972518	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14940977	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14940978	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:25	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14940979	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:21	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14976358	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14940983	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:04	TJX Rewards Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: auto

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Date Rcvd: Dec 21, 2023

Form ID: pdf900

Total Noticed: 44

14940982	Email/Text: bncmail@w-legal.com	Dec 22 2023 00:10:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14940984	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:21	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Daniel R. White	on behalf of Debtor Valerie J Brown lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 7